

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

CLARISOL CRESPO MELENDEZ

DEBTOR

CASE NO. 13-07511/MCF

CHAPTER 7

NOTICE OF FILING OF AMENDED STATEMENT OF FINANCIAL AFFAIRS  
FOR INDIVIDUALS FILING FOR BANKRUPTCY

TO THE HONORABLE COURT:

NOW COMES, CLARISOL CRESPO MELENDEZ, debtor in the above captioned case, through the undersigned attorney, and very respectfully states and prays:

1. The debtor respectfully submits ***Amended Statement of Financial Affairs for Individuals Filing for Bankruptcy***, dated March 11, 2016, herewith and attached to this motion.

2. This amendment to the Statement of Financial Affairs for Individuals Filing for Bankruptcy is filed **to disclose in Item #20, Coop Caguas x6575 closed account.**

I CERTIFY that on this same date a copy of this notice was sent by the Clerk of the Court using CM/ECF systems which will send notifications of such to the Chapter 7 Trustee; and also certify that I have mailed by United States Postal Service copy of this motion to the following non CM/ECF participants and Clarisol Crespo Melendez, debtor in the above captioned case.

**RESPECTFULLY SUBMITTED.** In San Juan, Puerto Rico, this 11<sup>th</sup> day of March, 2016.

**/s/ Roberto Figueroa Carrasquillo**  
ROBERTO FIGUEROA CARRASQUILLO  
USDC #203614  
ATTORNEY FOR PETITIONER  
PO BOX 186  
CAGUAS PR 00726  
TEL. (787) 744-7699  
FAX (787) 746-5294  
EMAIL: [rfigueroa@rfclawpr.com](mailto:rfigueroa@rfclawpr.com)

Fill in this information to identify your case:

Debtor 1 CLARISOL CRESPO MELENDEZ  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number 3:13-bk-7511  
(if known)

☒ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married  
☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1 lived there

Debtor 2 Prior Address:

Dates Debtor 2 lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☒ No  
☐ Yes. Fill in the details.

Debtor 1

Sources of income  
Check all that apply.

Gross income  
(before deductions and exclusions)

Debtor 2

Sources of income  
Check all that apply.

Gross income  
(before deductions and exclusions)



Debtor 1 **CRESPO MELENDEZ, CLARISOL**

Case number (if known) **3:13-bk-7511**

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
For the calendar year: (January 1 to December 31, 2013 )	INCOME FROM SOCIAL SECURITY CHILD SUPPORT	\$23,783.20		
For the calendar year: (January 1 to December 31, 2012 )	INCOME FROM SOCIAL SECURITY CHILD SUPPORT	\$31,654.80		
For the calendar year: (January 1 to December 31, 2011 )	INCOME FROM SOCIAL SECURITY CHILD SUPPORT	\$31,654.80		

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an**

Debtor 1 **CRESPO MELENDEZ, CLARISOL**

Case number (if known) **3:13-bk-7511**

**insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
FIRST INSTANCE COURT OF PR / CAGUAS PART ASOC RESIDENTES DE BOSQUES DE SIERRA, INC. VS CLARISOL CRESPO MELENDEZ CASE NUM EACI 2013-02600	COLLECTION OF MONIES		<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded  <b>PENDING</b>
FIRST INSTANCE COURT OF PR / GURABO PART CLARISOL CRESPO MELENDEZ VS LUIS R. RODRIGUEZ NIEVES; H/N/C L.R. GROUP CASE NUM EDCI 2011-00371	COLLECTION OF MONIES		<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded  <b>JUDGMENT PENDING EXECUTION</b>

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below.

- ☒ No  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes



Debtor 1 **CRESPO MELENDEZ, CLARISOL**

Case number (if known) **3:13-bk-7511**

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.		

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Roberto Figueroa Carrasquillo, Esq. PO Box 186 Caguas, PR 00726-0186		8/28/2013	\$139.00
CIN Legal Data Services 4540 Honeywell Ct Dayton, OH 45424-5760		9/10/2013	\$30.00
In Charge Education By Internet		8/26/2013	\$30.00

Debtor 1 **CRESPO MELENDEZ, CLARISOL**

Case number (if known) **3:13-bk-7511**

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you  KATE GARITY Caguas, PR 00725	2003 HONDA CIVIC - VALUE RECEIVED: \$0.00 / EXCHANGED FOR YOGA COURSES		@ 2011

----- LLANOS DE GURABO GURABO, PR 00778	HOUSE AND LOT LOCATED AT LLANOS DE GURABO, GURABO PR. PROPERTY WAS SOLD FOR \$138,000 LESS MORTGAGE PAYOFF (\$100,000) LESS CLOSING COSTS (\$8,000.00). NET VALUE OF \$30,000.00.		JANUARY 2012
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19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No  
☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Coop Caguas	XXXX-6575	<input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	2013	\$0.00



Debtor 1 **CRESPO MELENDEZ, CLARISOL**

Case number (if known) **3:13-bk-7511**

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No  
☐ Yes. Fill in the details.

Name of Financial Institution  
Address (Number, Street, City, State and ZIP Code)

Who else had access to it?  
Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No  
☐ Yes. Fill in the details.

Name of Storage Facility  
Address (Number, Street, City, State and ZIP Code)

Who else has or had access to it?  
Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No  
☐ Yes. Fill in the details.

Owner's Name  
Address (Number, Street, City, State and ZIP Code)

Where is the property?  
(Number, Street, City, State and ZIP Code)

Describe the property

Value

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☐ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☐ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☐ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☐ No  
☐ Yes. Fill in the details.

Name of site  
Address (Number, Street, City, State and ZIP Code)

Governmental unit  
Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

- ☐ No  
☐ Yes. Fill in the details.

Name of site  
Address (Number, Street, City, State and ZIP Code)

Governmental unit  
Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

Debtor 1 CRESPO MELENDEZ, CLARISOL

Case number (if known) 3:13-bk-7511

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.  
☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
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28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.


- ☒ No  
☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
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**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1344, 1519, and 3571.

  
CLARISOL CRESPO MELENDEZ  
Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2

Date 03/11/2016

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).



Label Matrix for local noticing  
0104-3  
Case 13-07511-MCF7  
District of Puerto Rico  
Old San Juan  
Thu Mar 3 15:27:36 AST 2016

ALTAIR OH XIII LLC  
C/O WEINSTEIN & RILEY PS  
2001 WESTERN AVE STE 400  
SEATTLE, WA 98121-3132

BANCO POPULAR DE PUERTO RICO - JAM  
MORTGAGE SERVICING DEPARTMENT (762)  
PO BOX 362708  
SAN JUAN, PR 00936-2708

FIRSTBANK PR  
PO BOX 9146  
SAN JUAN, PR 00908-0146

UNITED STATES TRUSTEE  
500 TANCA ST STE 301  
SAN JUAN, PR 00901-1922

US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

ASOC RESIDENTES BOSQUES DE LA SIERRA INC  
C/O TERRANOVA  
PO BOX 9694  
SAN JUAN, PR 00908-0694

Altair OH XIII, LLC  
c/o Weinstein & Riley, P.S.  
2001 Western Ave., Ste.400  
Seattle, WA 98121-3132

BANCO POPULAR DE PUERTO RICO  
MORTGAGE SERVICING DEPARTMENT (762)  
PO BOX 362708  
SAN JUAN PR 00936-2708

BANCO SANTANDER PUERTO RICO  
PO BOX 362589  
SAN JUAN PR 00936-2589

Banco Popular De Puerto Rico  
Gpo Box 3229  
San Juan, PR 00936

Banco Santander Puerto  
268 Ponce De Leon  
Hato Rey, PR 00918-2002

COOP A/C CAGUAS  
PO BOX 1252  
CAGUAS, PR 00726-1252

EMP. BERRIOS FINANCIERA  
PO BOX 674  
CIDRA, PR 00739-0674

Empresas Berrios Inc  
P.o. Box 674  
Cidra, PR 00739-0674

FIRST BANK  
CONSUMER SERVICE CENTER  
BANKRUPTCY DIVISION (CODE 248)  
PO BOX 9146, SAN JUAN PR 00908-0146

JIMENEZ SEDA & ARCHILLA  
PO Box 363689  
San Juan, PR 00936-3689

MONITRONICS  
PO BOX 814530  
DALLAS, TX 75381-4530

Sears/cbna  
Po Box 6282  
Sioux Falls, SD 57117-6282

CLARISOL CRESPO MELENDEZ  
BOSQUE DE LA SIERRA  
309 BORINQUEN WARD  
CAGUAS, PR 00725

MONSITA LECAROS ARRIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

NOREEN WISCOVITCH RENTAS  
PMB 136  
400 CALAF STREET  
SAN JUAN, PR 00918-1314

ROBERTO FIGUEROA CARRASQUILLO  
PO BOX 186  
CAGUAS, PR 00726-0186

End of Label Matrix  
Mailable recipients 22  
Bypassed recipients 0  
Total 22